



Minnesota
May 2, 1997

Recovery Times

"People Helping People"



FEMA
ISSUE 2



FEMA photo by Dave Saville

Flood victims seek help from FEMA representative in disaster recovery center in Crookston.

FEMA/State Seek Solutions to Need for Temporary Housing

In East Grand Forks alone, people displaced from their homes by the flood scattered to 21 states. The challenge now is to find temporary housing near their community for those driven away by the flood.

"Providing adequate short-term housing for our flood-affected citizens has been one of the primary concerns of our federal-state-local partnership," said Kit Hadley, commissioner of the Minnesota Housing Finance Agency.

As part of the disaster temporary housing program, the Federal Emergency Management Agency (FEMA) will bring in several hundred travel trailers and mobile homes. These are made available by FEMA only when other forms of housing resources cannot meet the disaster needs.

In parts of Minnesota the large number of displaced people exceeds

the number of available temporary housing units.

Travel trailers and mobile homes will be available only to disaster victims who cannot be referred to other appropriate temporary housing resources, such as rental units.

Pad sites for mobile homes must be established outside the floodplain to meet state codes. Sewers, electricity and other services must be in place before the units can be occupied. Local and state authorities will determine the procedures for placing the trailers and mobile homes.

"Our goal is to provide safe and sanitary temporary housing in a timely manner," Federal Coordinating Officer John McKay said. "We're moving fast to provide adequate temporary housing and we will continue to explore all possible federal, state and local housing options to assist affected residents."

Apply Now for Disaster Aid

More than 10,000 Minnesotans in 56 counties registered for assistance in the first month after President Clinton declared a federal disaster in the flood-stricken parts of the state.

"We want to get as many flood victims as possible registered so they can get the help they need to get back on their feet," Federal Coordinating Officer John McKay said.

James Franklin, the state coordinating officer, added that flood victims should not wait for insurance settlements before registering for disaster assistance to cover uninsured or underinsured losses.

"Apply now to protect your ability to get help in case you find out later that you need it," Franklin said.

By the end of April, more than \$4 million in FEMA disaster housing checks had been issued. The Individual and Family Grant Program had disbursed almost \$80,000.

The U.S. Small Business Administration has approved more than \$1 million in low-interest disaster loans to Minnesotans.

Nearly \$20 million in federal and state reimbursements to local governments for flood-fighting and debris removal has been distributed to 56 counties.

Over \$9 million has been approved for disaster unemployment for those who lost their jobs as a result of recent flooding in Minnesota.

Apply By Phone
1-800-462-9029

(TTY: 1-800-462-7585)

8 a.m. to 8 p.m. seven days a week.

Toll Free



A Message From

FEMA Director James Lee Witt

My heart goes out to all of you in Minnesota affected by the terrible storms this winter and spring. This has been an extremely rough year for thousands of Minnesotans. Many of you are repairing damaged roofs, cleaning up debris and trying to preserve your precious keepsakes and belongings.

Fortunately, a strong state and federal partnership is in place to help you. Minnesotans have a proud history of meeting problems head on with strength and determination. The recovery process will be challenging, but together we are up to the task.

We are sensitive to the dislocation and trauma this disaster has caused so many families. We at the Federal Emergency Management Agency (FEMA) and the rest of the federal family pledge to support your recovery efforts. FEMA can't make people whole after a disaster — no government program can do that. What we can do is get you started on the road to recovery.

We pledge to begin the recovery process by giving you individualized attention and by making sure you know the range of housing, loan and grant assistance programs available and how to apply for these programs.

We are meeting immediate needs and continually evaluating new and changing ones to ensure that relief is provided. We are moving quickly with the disaster assistance you need to help you recover.

President Clinton and I are committed to providing all the resources necessary to aid in your recovery. We are committed to working with your community officials to rebuild and we will work together to create a safer place for you to call home.

Crisis Management Help Is Available

FEMA has allocated over \$450,000 for crisis management activities, including crisis counseling, for Minnesota residents in the federally declared counties.

Those who need emotional support as a result of this disaster can receive counseling free of charge.

According to Charlie Cook, the crisis counseling program manager, people "are having normal reactions to an abnormal situation. They will regain a sense of balance, but they need to talk with people who can help them deal with stress."

In addition to short-term counseling and referrals for psychotherapy, available services include public education, hotlines, outreach and follow up.

"This is not mental health as usual," Cook said. "We want to make sure basic needs are met, and from there rebuild dreams and self esteem."

For more information on counseling services offered to flood victims, call the FEMA Helpline at 1-800-525-0321 (or TTY 1-800-460-8005 for the speech- and hearing-impaired).

By Phone or Face-to Face: Where to Find Help

Minnesota residents in the disaster-declared areas can apply for disaster assistance by calling the Federal Emergency Management Agency (FEMA) toll-free number, **1-800-462-9029**, or, if you have a speech or hearing impairment, **TTY 1-800-462-7585**.

"The toll-free number makes it easy for anyone affected by the disaster to begin the process of applying for the various kinds of aid that may be available," Federal Coordinating Officer John McKay said. "Disaster victims shouldn't hesitate to ask for help."

Disaster recovery centers are operating in some disaster-declared

counties, offering you an opportunity to learn about programs to aid your recovery.

Representatives of various federal, state and voluntary agencies at the centers provide information about emergency services, housing assistance, disaster unemployment assistance, disaster loans, and grants for serious disaster-related needs.

If you cannot live in your home because of the disaster, you may be eligible for funding to make essential repairs or to cover rent while repairs to your property are being made.

Lists of available rental homes and apartments can be found in the recovery centers.

Staff at the recovery centers also can help you learn how to prepare for disasters in the future and what steps you can take to reduce the amount of damage to your property.

Centers operate 9 a.m. to 7 p.m., seven days a week. Local media will carry notices when a center is scheduled to close permanently.

To get the location of a disaster recovery center near you, or, if you are unable to visit a center to get answers to your disaster-related questions, call the FEMA Helpline, **1-800-525-0321 (TTY 1-800-660-8005**, for those with speech or hearing impairments).

Caring for Your Family After a Disaster



Minnesota National Guard evacuated families, including this reluctant pet, in East Grand Forks.

FEMAPhoto by Dave Saville

Stress. It's a common problem that goes hand-in-hand with a disaster. And why not?

Raging floodwaters may have just reduced your world to ruins.

Everywhere you turn there is dirt and stench.

In some cases, basic survival is a challenge.

The road to recovery involves more than cleaning up physical debris. It also involves working to get your emotional house in order.

The Federal Emergency Management Agency (FEMA) offers these suggestions to relieve disaster-induced tensions:

Keep the family together: Togetherness provides mutual support for everyone. Make an effort to establish normal routines. Include children in cleanup activities.

Discuss your problems: Don't be afraid to share your anxieties with family and friends. Let others talk to you. Crying is a natural response to a disaster and a good way to release pent-up emotions.

Set a manageable schedule: Make a list and do jobs one at a time. Establish a schedule to clean up and rebuild. Try to return to your pre-flood routine as soon

as possible because it provides something predictable to depend on.

Take care of yourself: Rest often and eat well. Remember that your children reflect your fears and worries. If they see you striving to adjust to the loss, they can learn from and imitate your efforts, enabling them to cope better.

Listen to what children say: Encourage them to talk or otherwise express their feelings. Teens may need to talk with other teens.

Explain the disaster factually: Children have vivid imaginations. Things they don't understand can make them afraid. When they know the facts, they may deal better with disaster.

Reassure children: Show them through words and actions that life will return to normal. Touching and holding are important. Hugs help. Try to find or replace pets or favorite toys.

Be understanding: Try not to scold children for things they do that might be related to the flood such as bed-wetting, thumb sucking or clinging to you. They also are going through a tough time.

Remember, the recovery period can be long, hard and confusing. If others notice problems before you do, listen to them and let them help you fight the hidden enemy of stress.

Reuniting Pets with Families

When the rising waters of the Red River flooded and dikes gave way, many people quickly had to leave their homes and did not have time to take their pets or farm animals. Some evacuees called different animal organizations to get aid for their dogs and cats.

Thanks to the efforts of animal control officers and volunteers, many animals have been rescued. But animal rescue experts say many more might have been saved if animal owners had planned for emergencies in advance.

The American Humane Society, the American Humane Association and the United Animal Nation have been working with local animal shelters to help abandoned animals. Their hotline took more than 200 calls about pets that needed to be rescued in both Minnesota and North Dakota. Working both sides of the river by boat, rescue teams attempted to find abandoned animals.

By the third week of the disaster, different animal organizations had saved 70 pets, mostly cats.

"A lot of people took their dogs," said Kris Eide, of the Minnesota Division of Emergency Management. "Many evacuees left their doors unlocked and food for their pets, which made the job easier for rescuers."

Rescued animals were taken to shelters, where owners can reclaim them. Flood victims whose animals are still missing should continue to check with their local pet shelters.

You May Qualify For Tax Refunds

Tax refunds may be available for some storm victims who have uninsured or underinsured losses.

IRS recommends that anyone who has questions about possible benefits call their toll-free tax assistance number 1-800-829-1040 (TTY 1-800-829-4059 for the speech- or hearing-impaired).

Agencies in Action

Federal and State Agencies Team up to Help

After a series of storms hit Minnesota bringing ice, snow, wind and rain and causing massive flooding, federal, state and voluntary agencies came together to help people in the affected areas recover from severe damages. Less than three weeks after President Clinton signed a major disaster declaration for 56 of the 87 counties in Minnesota, FEMA has approved more than \$43 million for disaster assistance to individuals and communities.

More than 300 FEMA employees from all over the country came to Minnesota to administer a variety of programs to help flood victims recover.

Following is a sample of the work that federal employees provided for the citizens of Minnesota, as of the end of April.

- Over 10,000 renters, homeowners, and non-farm business owners have applied for disaster assistance,
- Checks have been approved for over 5,000 applicants, totaling more than \$4 million in FEMA housing assistance grants.
- An initial estimate of \$11.5 million was approved for the Individual and Family Grant (IFG) Program to meet disaster-related serious needs not covered by other programs.

• Recovery centers have been set up in Breckenridge, Moorhead, Crookston, Granite Falls and Ada. State and federal officials are considering setting up additional sites.

• About \$20 million has been transferred to the state for affected local and tribal governments for debris removal and emergency protective work.

• The U.S. Small Business Administration (SBA) approved 58 home loans totaling \$1.05 million and 12 business loans totaling \$155,400.

Federal Agencies

Following is a summary of some activities from other federal agencies contributing to the disaster recovery effort in Minnesota.

Representatives of the **Department**

of Transportation worked around the clock with the Minnesota Department of Transportation to open and clear highways and bridges. Two Coast Guard helicopters were put into service evacuating people.

The **Internal Revenue Service** is providing tax advice, including information about possible casualty loss deductions for disaster damages and extension of the filing deadline until May 30, 1997 for residents of disaster-declared counties.

The **Forest Service** coordinated the receipt and storage of thousands of donated items.

Veterans who are flood victims can get counseling on benefits from the **Veterans Administration**.

The **U.S. Army Corps of Engineers** spent \$12 million since Feb. 20 to fight the floods by constructing levees, supplying technical and engineering support to communities, emergency water and pumps, sandbags and huge rolls of plastic sheeting used in constructing levees.

The **Department of Agriculture** provided a safety-net program to qualified rural residents and families in towns of up to 225,000 population for needed loan assistance to repair/replace dwellings. Assistance is available through 16 Area Rural Development offices. The Food and Consumer Service (FCS) approved a Disaster Food Stamp Program in six of the declared disaster counties.

State Agencies

Before the flood levels reached their peaks, the Minnesota Division of Emergency Management opened the Emergency Operations Center to coordinate assistance to municipalities and counties. Thousands of local emergency management officers, firefighters, police officers, sheriffs' deputies and rescue squads volunteered their help. In addition, state agencies are providing the following services.

The **Attorney General's Office** deals with cases of fraud, such as those involving fraudulent home-repair contractors.

Consumer rights and disputes between consumers and industry are dealt with by the **Department of Commerce**.

The **Department of Economic Security** administers the disaster unemployment program. Workers, as well as employers who are forced to lay off workers during a disaster, may be eligible for this aid.

The **Department of Public Service** has information on the appliance replacement program.

Small municipalities and rural areas may be eligible for funding to meet urgent community development needs from the **Department of Trade and Economic Development**.

Senior citizens may receive information, assistance with clean up, and meals from the **Board on Aging**.

The **Department of Health** provided well-testing kits to determine how many individual wells were contaminated. In cooperation with the U.S. Public Health Service, it also provided medical personnel in shelters and stations where tetanus shots were given.

Voluntary Agencies

A number of private groups assumed a great deal of responsibility for managing distribution of donated goods. They also operated shelters, prepared food and coordinated clean-up crews. Among the active organizations were the American Red Cross, the Salvation Army, the Minnesota Food Bank Network, Mennonite Disaster Services, Adventist Community Services and many local church and civic groups.

Current Phone Number Is Vital Link for Assistance

If you have moved or cannot be reached at your usual phone number, call the **FEMA Helpline, 1-800-525-0321** (TTY: 1-800-660-8005) and provide a telephone number where you may be reached or the number of someone who can contact you.

Message from the Editor

This is the second issue of *Recovery Times* published for Minnesota victims of the floods of 97. The newsletter provides a means for FEMA and the Minnesota Division of Emergency Management to inform you about disaster assistance, how you can apply for disaster aid and how long the process should take.

More than 140,000 copies of the first issue of *Recovery Times* were distributed statewide, beginning April 18.

We are grateful to all those who helped distribute the initial issue, including newspapers throughout the state, congressional and state legislative offices, local emergency management agencies, the American Red Cross and other community organizations.

This issue of *Recovery Times* is published by the Federal Emergency Management Agency (FEMA) and the Minnesota Division of Emergency Management, with help from other federal, state and voluntary agencies. It provides timely and accurate information about disaster recovery programs. Comments and inquiries about *Recovery Times* may be directed to **1-800-525-0321**. For additional copies of *Recovery Times*, call **1-800-480-2520**.

John McKay
Federal Coordinating Officer

James Franklin,
State Coordinating Officer

Morrie Goodman, Director, FEMA
Communications

Vallee Bunting, Director, FEMA
Emergency Information and Media Affairs

Barbara Yagerman, Editor, FEMA
Emergency Information and Media Affairs

Aileen Cooper, Managing Editor, FEMA
Emergency Information and Media Affairs

Internet/WorldWideWeb
<http://www.fema.gov>

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FEMA photo by Liz Roll

Senator Paul Wellstone (center) meets with Federal Coordinating Officer John McKay (second from left) and other staff in the FEMA/State disaster recovery center

Flood Insurance Myths and Facts

MYTH: My standard home owners' insurance will cover me if my house is damaged or destroyed in a flood.

FACT: Home owners' insurance does not cover flood damage. Federal flood insurance, purchased through your insurance agent or company, is the only guaranteed flood insurance available for your home.

MYTH: Federal disaster aid, available during and after a flood, will reimburse me for losses. Therefore, I don't need to buy flood insurance for my home and belongings.

FACT: Federal Emergency Management Agency (FEMA) disaster aid is only available during presidentially declared disasters. Federal aid is often in the form of a loan from the Small Business Administration (SBA) that you must pay back with interest.

MYTH: I live outside the floodplain, so I don't need to buy flood insurance.

FACT: More than 25 percent of the National Flood Insurance Program (NFIP) claims are for structures outside identified floodplains. Floods can occur anywhere. An area that is near a levee or a dam is at risk of the levee or dam breaking.

MYTH: I can't buy flood insurance because my home has been flooded previously.

FACT: If your community is participating in the NFIP, you may buy flood insurance.

MYTH: Flood insurance is available only for home owners.

FACT: Flood insurance is available to protect homes, condominiums and nonresidential buildings, including farm and commercial structures, whether in or out of the floodplain in participating communities. Contents coverage also is available, so renters can receive coverage as well.

MYTH: If a flood is forecast in the near future, it's too late for me to purchase insurance.

FACT: You can purchase flood insurance anytime in a participating community. However, there is a 30-day waiting period after you have applied and paid the premium before the policy is in effect. The policy will not, however, cover a loss in progress.

MYTH: I can only buy federal flood insurance through the federal government.

FACT: You can buy federal flood insurance through most major private insurance companies and property insurance agents.

MYTH: The NFIP does not offer any type of coverage for basements.

FACT: Yes it does. The NFIP defines a basement as any area of a building with a floor that is below ground level on all sides. Basement coverage under an NFIP policy includes clean-up expenses and repair or replacement of items used to service homes and buildings. Flood insurance will not cover the contents of a finished basement and basement improvements such as finished walls, floors and ceilings.

SBA Questions and Answers

Complete Your Disaster Loan Application Now

Q. I registered with FEMA, then received a disaster loan application from SBA. Why?

A. The U.S. Small Business Administration (SBA) is the primary source of federal funds for long-term recovery assistance for disaster victims. For disaster damage to private property owned by individuals, families and businesses which is not fully covered by insurance, the basic form of federal assistance is a low-interest disaster loan from SBA.

Q. How can I get help filling out my application for a disaster loan from SBA?

A. SBA has loan officers in every disaster field office or recovery center to provide one-on-one service to disaster victims. You may visit SBA at any of these locations, and you do not need an appointment. To find out the nearest location, call the SBA toll-free number 1-800-659-2955.

Q. I did not have flood insurance. Am I eligible for an SBA disaster loan?

A. Yes. If your property is located within a high-risk flood area, you will be required to purchase flood insurance as a condition of any SBA, FEMA or other federal assistance. If you presently have an SBA loan or other federal assistance requiring you to maintain flood insurance, and if you dropped that coverage, you will not be eligible.

Q. I received a check from FEMA to pay for repairs to my home so I could live in it, but it wasn't enough to fix all the disaster damage. Can I get more help?

A. The temporary housing assistance check you received from FEMA pays for essential, immediate repairs so you can live in your house. It is not intended to cover the full costs of repairing all disaster damages. Low-interest disaster loans from the SBA are the primary source of federal assistance

to pay for uninsured damages to your home and furniture, clothing, vehicles and other belongings.

Q. I have some insurance coverage, but it won't be enough to pay for all the repairs. Can SBA help me?

A. Yes. SBA disaster loans cover costs to repair or replace disaster-damaged property, less any amounts received from insurance or other sources. Many property owners have some insurance coverage, but it doesn't cover the full cost of making disaster repairs. SBA loans can cover these shortfalls, including the insurance deductibles and other amounts which a policy does not cover.

Q. I already have a mortgage on my home. I can't afford a disaster loan in addition to my mortgage payment. Can SBA help me?

A. In some cases, SBA can refinance your existing mortgage. By refinancing a prior mortgage, SBA often can make a loan with a monthly payment for both the repairs and the refinancing which is about the same as the mortgage payment before the disaster.

Q. What happens if I cannot afford a loan?

A. Even if you believe you cannot afford a loan, you should submit your low-interest loan application to SBA. If SBA determines you are unable to repay a loan, SBA automatically refers you to the state-run grant program. The grant program may provide assistance for needs that cannot be met with insurance, loans or help from any other source.

Disaster assistance benefits will not affect your eligibility for Social Security, welfare, food stamps or other federal benefits.

Check for Fraud

The Federal Emergency Management Agency (FEMA) and the Minnesota Division of Emergency Management have a system in place to identify the very small percentage of applicants who try to cash in on others' misfortune.

"Managing a multi-million dollar disaster program always means walking a fine line between speedy service to those who need it and ensuring that taxpayer dollars are not misused," Federal Coordinating Officer John McKay said.

A number of methods are used to detect fraud. An automated system cross-checks information with other agencies and insurance companies to weed out duplicate applications. Field inspections are conducted to verify losses and damages for every person who applies. Potential cases of fraud or misuse are referred to the U.S. Department of Justice for prosecution.

People who have made a mistake when reporting damage or have misrepresented their losses have the opportunity to cancel their claims. Individuals may call the toll-free application number at 1-800-462-9029 (TTY: 1-800-462-7585) to withdraw or correct an application.

To help you, FEMA will . . .

- Provide you with access to disaster assistance.
- Provide you with an opportunity to tell your story to a responsive FEMA representative.
- Treat you with respect and caring.
- Give you clear, accurate information about available assistance and how to apply for it.
- Explain clearly what you need to do after registration, what you can expect from government agencies and how long the process should take.
- If you are eligible, provide you with disaster housing assistance as promptly as possible and give you an estimate of when you will receive assistance.
- Advise you on how to protect against future losses.
- Use your suggestions to improve our service.



FEIMA photo by Dave Saville

Residents of East Grand Forks were allowed back into their homes as floodwaters receded, but only to collect personal belongings.

Rebuilding or Repairing? Proceed with Caution

Common sense is the watchword when hiring a contractor to repair or rebuild your storm-damaged home.

“If you were satisfied with past work done by local licensed contractors, try them first. If they cannot help you, ask for recommendations,” State Coordinating Officer James Franklin said. “If you must hire a contractor you don’t know, talk to several before signing anything.”

To help the process go as smoothly as possible, follow these suggestions:

Check the contractor’s reputation. The local Better Business Bureau, home builders association or building trades council are sources of information. Ask if the contractor you are thinking of using has unanswered complaints filed against him.

Ask for references. Contractors should be willing to provide names of previous customers. Call some of the customers and ask if they would hire the contractor again.

Ask for proof of insurance. Be sure the contractor has disability and workers’ compensation insurance. If not, you may

be liable for accidents on your property.

Ask for a written estimate. Make sure it includes everything you expect the contractor to do. Some contractors charge a fee for an estimate.

Ask for a contract. The contract should clearly state all work, costs and the payment schedule. Never sign a blank contract or one with blank spaces. It may be worthwhile to have a lawyer look at the contract before signing it.

Ask for guarantees in writing. If the contractor provides guarantees, he should clearly state what is guaranteed, who is responsible for the guarantee (dealer, contractor or manufacturer) and how long the guarantee is valid.

Get a copy of the final, signed contract. Once signed, the contract is binding upon both you and the contractor.

Do not sign off before the job is finished. Do not sign completion papers or make the final payment until the work is completed to your satisfaction. A reputable contractor will not threaten you or pressure you to sign if the job is not finished properly.

Do You Have an FHA-Insured Mortgage?

If your home is FHA-insured and was in a disaster-declared area, a 90-day moratorium on foreclosures went into effect starting April 8, officials from the Federal Housing Administration (FHA) said.

Further, according to FHA regulations, your mortgage company can offer a special forbearance agreement for a period of up to 18 months. Your mortgage holder may also waive late finance charges, suspend reporting delinquencies and accept a deed-in-lieu of foreclosure.

You may also want to ask your mortgage company about special federal loan programs that may apply to your situation. The Section 203(h) program provides 100 percent financing for purchases of a home to qualified buyers whose homes were destroyed. Section 203(k) loans also may be available for purchasing, refinancing or rehabilitating a home. Title I home improvement loans are another federal program you may want to talk with your lender about.

If you have additional questions, call the Minnesota HUD/FHA office at 612-370-3059.

State Offers Clean-Up Tips for Flood Victims

The Environmental Health Division and the Minnesota Department of Health remind disaster victims that the Golden Rule of Clean-up is: Wash your hands thoroughly and do it often.

Wash your hands after touching any surfaces or objects that may have been in contact with floodwater or sewage and before eating or drinking anything.

When there is no running water, transport and store clean water in clean plastic containers. Use a beverage cooler equipped with a spigot and keep it filled with clean water for handwashing.

If you suspect that water is contaminated, add a tablespoon of bleach to each gallon of water before you wash your hands with it.

Safe Chemical Disposal Protects Environment

Think twice before you throw flood-damaged household chemicals into the trash or down the drain. These products can harm individuals and the environment if they are carelessly tossed out.

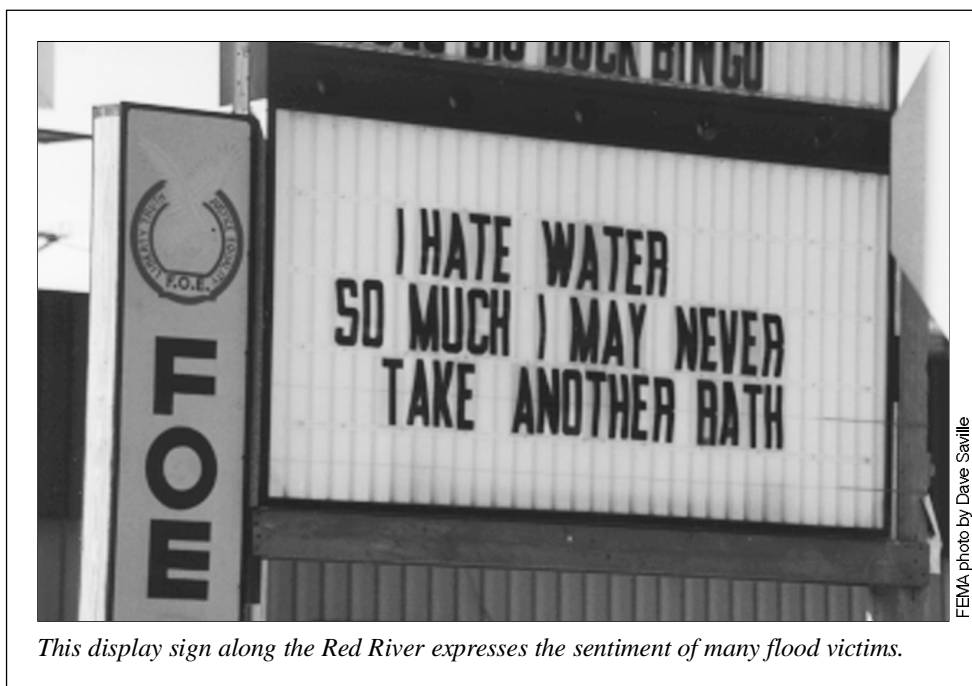
Among other harmful impacts, the chemicals contaminate groundwater and affect sewage treatment plants by destroying organisms critical to the treatment process.

Household chemicals that threaten our safety and well-being include products with several key warning labels -- *danger, caution, poison, warning, flammable, toxic, keep out of the reach of children and hazardous.*

The chemicals can be found in most kitchens, bathrooms, utility rooms, sheds and garages.

The products include aerosol cans, automotive products, caustic cleaning compounds, toilet and sink cleaners, kitchen cleaners, paints, stains, varnishes, fertilizers, pesticides and any flammable liquids.

Officials from the Minnesota Pollution Control Agency (MPCA) urge people in flooded areas to separate hazardous waste from other debris in cleaning up.



This display sign along the Red River expresses the sentiment of many flood victims.

Teams of representatives from MPCA are in the areas affected by severe flooding to help people sort their debris.

“Under ordinary circumstances, we’re very strict about management of hazardous wastes,” said MPCA spokesperson Laura Miller. “But with the extraordinary destruc-

tion caused by this flood, we’re trying to give the counties more flexibility so people can get these wastes to the right place as quickly, easily and safely as possible.”

If you need information on how to dispose of hazardous material, call your local or county officials.

Important Phone Numbers - *Clip and Save*

Federal Agencies

FEMA Registration.	800-462-9029
(TTY for hearing/speech-impaired).	800-462-7585
Disaster Information Helpline.	800-525-0321
(TTY for hearing/speech-impaired).	800-660-8005
FEMA Fraud Detection.	800-323-8603
National Flood Insurance Program	800-427-4661
Social Security Administration	800-772-1213
U.S. Small Business Administration	800-359-2227
Internal Revenue Service.	800-829-1040
(TTY for hearing/speech-impaired).	800-829-4059
Housing and Urban Development Hotline.	800-669-9777
Department of Veterans Affairs	800-827-1000

State Agencies

Farm Service Agency	612-290-3561
Attorney General, Consumer Division.	800-657-3787
Commerce	612-296-4026

Economic Security	612-296-3644
Health.	800-657-3504
Natural Resources.	800-766-6000
Human Services	612-296-6117
Public Service.	612-296-5120
Pollution Control Agency	800-657-3864
Public Safety.	612-296-6642
Emergency Management Division.	800-657-3504
Trade and Economic Development	800-657-3858
Transportation.	800-657-3774

Volunteer Agencies

American Red Cross.	800-272-2684
Salvation Army	800-SAL-ARMY
United Methodist Church	800-450-3394
Minn. Food Shelf	800-782-6372
Animal Humane Society	612-522-4325
United Way, First Call for Help.	800-543-7709